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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself				
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
Your full name	Elaine			
Write the name that is on	First name	First name		
your government-issued picture identification (for	Middle name	Middle name		
example, your driver's license or passport	Rogers	- Lock some		
	Last name	Last name		
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)		
2. All other names you				
have used in the last 8 years	First name	First name		
Include your married or	Middle name	Middle name		
maiden names.	Last name	Last name		
	First name	First name		
	Middle name	Middle name		
	Last name	Last name		
3. Only the last 4 digits of your Social	XXX - XX- 4309	xxx - xx-		
Security number or federal Individual	OR	OR		
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-		

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D	ebtor 1 Elaine First Name	Rogers Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live	4504 0045 454 05	If Debtor 2 lives at a different address:
		1561 State, Apt. 3E Number Street	Number Street
		Calumet CityIllinois60409CityStateZip Code	City State Zip Code
		Cook County If your mailing address is different from the one	County If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are	Check one:	Check one:
	choosing this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 Elaine		Rogers	Case number (if kno	own)
	First Name	Middle Name	Last Name		
Pai	Tell the Court Abo	ut Your Bankruptcy Case			
	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief descr Bankruptcy (Form B2010)). At Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
	How you will pay the fee	more details about how cashier's check, or monmay pay with a credit ca I need to pay the fee in Individuals to Pay Your I request that my fee b judge may, but is not rethe official poverty lines.	ryou may pay. Typically, if your may pay. Typically, if your attorney and or check with a pre-print installments. If you choof Filing Fee in Installments be waived (You may requesquired to, waive your fee, that applies to your family, you must fill out the App	you are paying the is submitting you nted address. Dose this option, signormal (Official Form 103) and may do so on a size and you are to submit the submitted forms to submit the	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for</i> 8A). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	Wh Wh	MM / DD / YYYY en MM / DD / YYYY	Case number Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> h	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	Do you rent your residence?	✓ No. Go to line	12.		o you want to stay in your residence? st You (Form 101A) and file it with

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Debtor 1 Elaine Rogers Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Elaine
 Rogers
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Elaine		Rogers	Case number (if known)			
First Name Part 6: Answer These Que	Middle Name estions for Reporting Pur	Last Name *DOSES					
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under C expenses are paid	er Chapter 7. Go to line 18. Chapter 7. Do you estimate t d that funds will be available		perty is excluded and administrative ed creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5, 5,001-10 10,001-2	0,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million ,0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 1,001-\$50 million 1,001-\$100 million 10,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below							
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Elaine Rogers Signature of Debtor 1		Signature of I	Debtor 2			
		1/2017 MM / DD / YYYY	Executed o	n			

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Debtor 1 Elaine		Rogers	Case number (if k	(nown)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	· ·	. ,		·
need to file this page.	/s/ Sean McNulty		Date	9/11/2017
	Signature of Attorney f	or Debtor	M	M / DD / YYYY
	· ·			
	Sean McNulty			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street	1140		
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
			_	
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Elaine	Rogers	Rogers				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$17,390.00
1c. Copy line 63, Total of all property on Schedule A/B	\$17,390.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$17,746.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$10,050.00
Your total liabilities	\$27,796.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,295.01
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,845.00

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Deb	btor 1 Elaine		Rogers	Case number (if known)					
	First Name	Middle Name	Last Name						
Part	4: Answer These Que	stions for Administrat	ive and Statistical Records						
6. 4	Are you filing for bankruptcy	under Chapters 7, 11, or	r 13?						
	No. You have nothing to Yes.	report on this part of the fo	rm. Check this box and submit th	is form to the court with your other sche	edules.				
	What kind of debt do you ha	ve?							
ı	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.								
	Your debts are not prim this form to the court with	-	u have nothing to report on this p	part of the form. Check this box and sub	mit				
	From the Statement of You Form 122A-1 Line 11; OR, F		e: Copy your total current monthl orm 122C-1 Line 14.	y income from Official	\$2,752.75				
9.	Copy the following specia	categories of claims fro	m Part 4, line 6 of Schedule E/	F:					
	From Part 4 on Schedule	E/F, copy the following:		Total claim					
	9a. Domestic support obliga	tions (Copy line 6a.)		\$0.00					
	9b. Taxes and certain other	debts you owe the governr	ment. (Copy line 6b.)	\$0.00					
	9c. Claims for death or pers	onal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00					
	9d. Student loans. (Copy lin	e 6f.)	\$0.00						
	9e. Obligations arising out of priority claims. (Copy line 6g		r divorce that you did not report a	\$0.00					
	9f. Debts to pension or prof	it-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00					

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	on to identify your c	ase:						
Debtor 1	Elai	ine			Rogers				
.	Firs	st Name	Middle I	Name	Last Name				
Debtor 2 (Spouse, if fi	ling) Firs	st Name	Middle I	Name	Last Name				
United Sta	ates Bankr	uptcy Court for the:	Northern		District of Illinois				
Case num	nber				(State)				
Officia	al Forn	n 106A/B						Check if this is an amended filing	
Sche	dule A	A/B: Prope	ertv					12/1	
category responsib write your	where you le for supp r name an	think it fits best. I olying correct infor d case number (if I	Be as complete a mation. If more s known). Answer e	and ac space every	asset only once. If an asset fits in mo ccurate as possible. If two married per is needed, attach a separate sheet to question. or Other Real Estate You Own or I	ople are this fo	e filing together, both a rm. On the top of any a	re equally	
1. Do you	u own or h	ave any legal or e	quitable interest	in an	y residence, building, land, or similar	propert	y?		
✓	No. Go to	Part 2							
	Yes. Whe	ere is the property?							
1.1	Street add	dress, if available, or	other description	Wh.	at is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?	
	Number	Street			Land		Decembe the meture of	f.va.vu avvua vahin	
			7:- 0- 4-		Investment property Timeshare Other		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
	City	State	Zip Code	Wh one	o has an interest in the property? Che	ck	Check if this is co (see instructions)	emmunity property	
					er information you wish to add about perty identification number <u>:</u>	this ite	m, such as local		
If you		ave more than one, li		Wh	at is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?	
	Number	Street Land Investment property Timeshare			Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by			
	Jity .	State	Zip Code		o has an interest in the property? Che		(see instructions)	mmunity property	

property identification number:

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Debtor 1	Elaine First Name	Middle Name	Rogers Last Name	Case number	(if known)	
1.3Stre	et address, if available, or ot		Vhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] []	Vho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions) Such as local	mmunity property
	the dollar value of the po ve attached for Part 1. Wr	rtion you own for a ite that number he	.	uding any entrie	s for pages	
Do you ow		equitable interest	in any vehicles, whether they are	-	-	
•	ns, trucks, tractors, sport ut		also report it on Schedule G: Executo cycles	ry Contracts and	Unexpired Leases.	
3.1	Make Model: Year:	Chevrolet Malibu 2014 50000	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	30000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property? \$12075.00	Current value of the portion you own? \$12075.00
3.2	Make Model: Year:		Who has an interest in the pro one. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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3.3	irst Name					
		Middle Name	Last Name			
l l			Who has an interest in the pone.	roperty? Check		claims or exemptions. Pured claims on Schedule L
•	Model: Year:		Debtor 1 only			ims Secured by Property.
	Approximate mileage:					, , ,
•	, pp.o.m.a.o moago.		Debtor 2 only		Current value of the	Current value of the
(Other information:		Debtor 1 and Debtor 2 on	У	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
			instructions)			
3.4			Who has an interest in the p	roperty? Check		claims or exemptions. Pu
	Model:		one.			red claims on Schedule L
	Year:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property.
F	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
(Other information:		Debtor 1 and Debtor 2 on	у	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
			instructions)			
Examp	ples: Boats, trailers, motors	•	er recreational vehicles, other , fishing vessels, snowmobiles, n	•		
Example No.	ples: Boats, trailers, motors	•		notorcycle accessori	Do not deduct secured	claims or exemptions. Pured claims on <i>Schedule I</i>
Example N Ye	ples: Boats, trailers, motors lo 'es Make	•	, fishing vessels, snowmobiles, n Who has an interest in the p	notorcycle accessori	Do not deduct secured the amount of any secu	· · · · · · · · · · · · · · · · · · ·
Example N Ye	ples: Boats, trailers, motors lo 'es Make Model:	•	who has an interest in the pone.	notorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule L</i>
Examp ✓ N 1 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year:	•	who has an interest in the pone. Debtor 1 only	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I ims Secured by Property.
Examp ✓ N 1 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I lims Secured by Property.
Examp ✓ N 1 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors	notorcycle accessori property? Check y and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I lims Secured by Property.
Examp ✓ N 1 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 onl	notorcycle accessori property? Check y and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I lims Secured by Property.
Examp ✓ N 1 4.1	ples: Boats, trailers, motors No 'es Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun	property? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I lims Secured by Property.
Example N N 4.1 M N N N N N N N N N N N N N N N N N N	ples: Boats, trailers, motors No 'es Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions)	property? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Is
Examp N 10 11 11 11 12 13 14 15 16 16 17 17 18 18 18 18 18 18 18 18	ples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the p	property? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pu
Examp N 10 11 11 11 12 13 14 15 16 16 17 17 18 18 18 18 18 18 18 18	ples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Is
Example 1 N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	oroperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Creditors Control of the secured the amount of any secu Creditors Who Have Clate Control of the secured the secur	red claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Is ims Secured by Property.
Example 1 N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Is ims Secured by Property. Current value of the
Example 1 N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	oroperty? Check y and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Is ims Secured by Property. Current value of the

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Del	btor 1 Elaine First Name		ogers st Name	Case number (if known)	
Par		Your Personal and Household Items	or Hame		
Do	you own or ha	ve any legal or equitable interest in any	of the following iter	ns?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		s and furnishings pliances, furniture, linens, china, kitchenware			
ш.	No Yes. Describe	Living Room Set			\$300.00
E	Electronics Examples: Televisio No	ns and radios; audio, video, stereo, and digital equ	uipment; computers, pri	inters, scanners; music	
V	Yes. Describe	Cell Phone			\$200.00
E	stamp,	alue and figurines; paintings, prints, or other artwork; coin, or baseball card collections; other collections,		• •	
¥	No Yes. Describe				
E	Examples: Sports, p	ports and hobbies shotographic, exercise, and other hobby equipmentals; carpentry tools; musical instruments	nt; bicycles, pool tables,	golf clubs, skis; canoes	
	Yes. Describe				
	No	ifles, shotguns, ammunition, and related equipme	nt		
Ц	Yes. Describe				
	1. Clothes Examples: Everyda <u>y</u> No	clothes, furs, leather coats, designer wear, shoes	, accessories		
ш	Yes. Describe	Used Clothing			\$800.00
E	2. Jewelry Examples: Everyday gold, sil No	v jewelry, costume jewelry, engagement rings, wed ver	dding rings, heirloom jev	velry, watches, gems,	
ш	Yes. Describe	Misc. Costume Jewelry			\$300.00
_	3. Non-farm anim Examples: Dogs, ca				
Ľ	No Yes. Describe				
		onal and household items you did not already l	list, including any hea	Ith aids you did not list	
ш.	No Yes. Describe	Leather Jackets (4)			\$400.00
15	5. Add the dollar	value of all of your entries from Part 3, includin	ng any entries for page	es you have attached	
fo	r Part 3. Write th	at number here			\$5200.00

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Debt	or 1 Elaine First Name	Middle Name	Rogers Last Name	Case number (if known)	
Part 4			Last Warre		
Doy	ou own or have an	y legal or equitable interest	in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	xamples: Money you ha		•	d on hand when you file your petition	
	Yes			Cash:	\$15.00
17.		avings, or other financial accounts stitutions. If you have multiple acc		shares in credit unions, brokerage houses, stitution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Citibank		\$100.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks , investment accounts with broker	age firms, money marke	et accounts	
	Yes	Institution or issuer name:			
19.	an LLC, partnership, a		ted and unincorporate	ed businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	
					-

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Deb.	tor 1 Elaine	Middle Nesse	Hogers	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotia			
		include personal checks, cashiers ents are those you cannot transfe			
		onto aro arooo you oarmot aaroo	w to compone by digning	g or donvoining thom.	
	Yes. Give specific information about	Issuer name:			
	them	issuei iidiile.			
					_
21	Retirement or pension	accounts			-
21.), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			-
		•	-		
		IRA:			_
		Retirement account:			_
		Keogh:			
		Additional account:			-
		Additional account:			-
22.	Security deposits and	prepayments			
	Your share of all unused	d deposits you have made so that			
	Examples: Agreements of companies, or others	with landlords, prepaid rent, publi	c utilities (electric, gas, w	vater), telecommunications	
	No		Institution name:		
	Yes	Electric:			<u>-</u> , - ,
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			-
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	_
	✓ No				
	Yes	Issuer name and description:			
	—				
					-
					-

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Dept	tor 1 Elaine First Name	Middle I		e number <i>(if known)</i>	
24.		Middle N	ount in a qualified ABLE program, or under a qual	lified state tuition program	
	26 U.S.C. §§ 530(
	✓ No			0.0.0.504()	
	Yes	itution name and descrip	otion. Separately file the records of any interests.11 U.S	S.C. § 521(c):	
	_				
	_				
25.		-	property (other than anything listed in line 1), and	rights or powers	
	exercisable for yo	our benefit			
	✓ No Yes. Describe.				1
	res. Describe.				
26.			secrets, and other intellectual property es, proceeds from royalties and licensing agreements		
	No No				
	Yes. Describe.				
27.	Licenses, franchi	ses, and other general	intangibles		
		_	ses, cooperative association holdings, liquor licenses,	professional licenses	
	✓ No				
	Yes. Describe.				
Mor	ney or property o	wed to you?			Current value of the
	, , ,	Ť			portion you own?
					Do not deduct secured claims or exemptions.
28.	Tax refunds owed	to you			P. C. C. C. P. C. C.
	✓ No				
				Fastanal.	
		ific information		Federal:	\$0.00
	about the	ific information em, including whether dy filed the returns		State:	\$0.00 \$0.00
	about the you alread	em, including whether		State:	\$0.00
29.	about the you alread and the ta	em, including whether dy filed the returns			
29.	about the you alread and the ta	em, including whether dy filed the returns ax years	spousal support, child support, maintenance, divorce	State: Local:	\$0.00 \$0.00
29.	about the you alread and the ta	em, including whether dy filed the returns ax years	pousal support, child support, maintenance, divorce	State: Local: settlement, property settlement	\$0.00 \$0.00
29.	about the you alread and the to	em, including whether dy filed the returns ax years	spousal support, child support, maintenance, divorce	State: Local:	\$0.00 \$0.00
29.	about the you alread and the to	em, including whether dy filed the returns ax years e or lump sum alimony, s	pousal support, child support, maintenance, divorce	State: Local: settlement, property settlement	\$0.00 \$0.00
29.	about the you alread and the to	em, including whether dy filed the returns ax years e or lump sum alimony, s	spousal support, child support, maintenance, divorce	State: Local: settlement, property settlemer Alimony:	\$0.00 \$0.00
29.	about the you alread and the to	em, including whether dy filed the returns ax years e or lump sum alimony, s	spousal support, child support, maintenance, divorce	State: Local: settlement, property settlemer Alimony: Maintenance:	\$0.00 \$0.00 at \$0.00 \$0.00
29.	about the you alread and the to	em, including whether dy filed the returns ax years e or lump sum alimony, s	spousal support, child support, maintenance, divorce	State: Local: settlement, property settlemer Alimony: Maintenance: Support:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
	about the you alread and the to the total support Examples: Past due No Yes. Give spectors of the total support Standard No Yes. Give spectors of the total support Standard No Yes. Give spectors of the total support No Yes. Give spectors of the total support No Yes.	em, including whether dy filed the returns ax years		State: Local: settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00
	about the you alread and the to and the to the to the total section of t	em, including whether dy filed the returns ax years e or lump sum alimony, so ific information	spousal support, child support, maintenance, divorce so the support of the suppor	State: Local: settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00
	about the you alread and the to and the to the to the total section of t	em, including whether dy filed the returns ax years e or lump sum alimony, so ific information	be payments, disability benefits, sick pay, vacation pay	State: Local: settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00
	about the you alread and the to and the to the to the total section of t	em, including whether dy filed the returns ax years	be payments, disability benefits, sick pay, vacation pay	State: Local: settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Elaine		Rogers	Case number (if known)	
	First Name	Middle Name	Last Name		_
31.	Interests in insurance po Examples: Health, disabilit		th savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insurar of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	property because someon No	of a living trust, expect p		ry, or are currently entitled to receive	
	Yes. Describe				
33.			ou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
	Yes. Describe				
34.	Other contingent and ur to set off claims	nliquidated claims of o	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	did not already list			
	✓ No Yes. Describe				
36.		-	Part 4, including any entries fo		\$115.00
	_				
Part	5: Describe Any Bus	iness-Related Prop	erty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have any	legal or equitable into	erest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you alre	ady earned		
	No Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	No Yes. Describe				

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Deb	tor 1 Elaine			Case number (if known)		
	First Name	Middle Name	Last Name			
40.	Machinery, fixtures, equi	ipment, supplies you use in bus	iness, and tools of your trade			
	✓ No					
	Yes. Describe					
11	Inventory					
41.						
	✓ No					
	Yes. Describe					
42.	Interests in partnerships	or joint ventures				
	✓ No	, , , , , , , , , , , , , , , , , , , ,				
		Name of e	ntity:	% of ownership:		
	Yes. Give specific information about					
	them					
43.	Customer lists, mailing lis	ts, or other compilations				
	 No					
		ude personally identifiable informa	tion (as defined in 11 H.S.C. & 10	01(41Δ))2		
	Tes. Do your lists more	rae personally lacrimable informa	1011 (do dolli100 ili 11 0.0.0. § 10	7 (4 17 9) :		
	☐ No					
	Yes. Describe)				
44.	Any business-related pro	pperty you did not already list				
	✓ No					
	Yes. Give specific					
	information				<u> </u>	
					<u> </u>	
						
		of your entries from Part 5, incl		u have attached		
for Pa	art 5. Write that number h	nere				
Part	Describe Any Farn	m- and Commercial Fishing	-Related Property You Ow	n or Have an Interest In.		
ı aı		erest in farmland, list it in Part 1.	, ,			
46.	Do you own or have any	legal or equitable interest in a	ny farm- or commercial fishing	-related property?		
	No Code Dest 7	-	·	· · ·	Current value of the	
	Yes. Go to line 47.				portion you own?	
	Tes. Go to line 47.				Do not deduct secured of or exemptions	claims
47.	Farm animals					
	Examples: Livestock, poul	try, farm-raised fish				
	✓ No					
	Yes. Describe					

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Debt		Rogers	Case number (if known)	
		ast Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	es, and tools of trade		
	No			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did r	not already list		
	✓ No			
	Yes. Describe			
				
52. A	dd the dollar value of all of your entries from Part 6, including	g any entries for pages y	ou have attached	
for Pa	art 6. Write that number here			
			_	
Part	7: Describe All Property You Own or Have an Intere	est in That You Did No	t List Above	
53.	Do you have other property of any kind you did not already li	ist?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
54. A	dd the dollar value of all of your entries from Part 7. Write tha	at number here		•
Part	8: List the Totals of Each Part of this Form			-
55 I	Part 1: Total real estate, line 2		•	
33. I	Fart 1: Total real estate, line 2			
56 r	part 2 total vehicles, line 5			
		\$12075.00		
57. P	Part 3: Total personal and household items, line 15	\$5200.00		
58. P	Part 4: Total financial assets, line 36	\$115.00		
59. I	Part 5: Total business-related property, line 45			
		-		
60. i	Part 6: Total farm- and fishing-related property, line 52			
61. I	Part 7: Total other property not listed, line 54			
62. 1	Total personal property. Add lines 56 through 61	ф17000 0C		#47000.00
	· · · · · · · · · · · · · · · · · · ·	\$17390.00	Copy personal property total	+ \$17390.00
				\$17390.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			

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Debtor 1	Elaine		Rogers	Case number (if known)	
	First Names	Middle Nones	Look Manage		

Schedule A/B: Property. Additional page

Part 3: Describe	Your Personal and Household Items	
Do you own or ha	Current value of the portion you own? Do not deduct secured claims or exemptions.	
6.2. Household go	ods and furnishings	
No		
Yes. Describe	Bedroom Set	\$1200.00
6.3. Household go	ods and furnishings	
No		
Yes. Describe	Kitchen Table and Chairs	\$200.00
6.4. Household go	ods and furnishings	
No		
Yes. Describe	Misc. Household Goods	\$400.00
7.2. Electronics		
No		
Yes. Describe	Televisions (2)	\$800.00
7.3. Electronics		
No		
Yes. Describe	Tablet	\$300.00
7.4. Electronics		
No		
Yes. Describe	Stereo System	\$300.00

	Case 11-211			ge 21 of 69	9	1 Desc Mail
Fill in this infor	mation to identify your	case:				
Debtor 1	Elaine		Rogers			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
	Sankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)						
Official	Form 106C					Check if this is an amended filing
Schedul	e C: The Prop	erty You Clain	n as Exempt			04/16
information. Uas exempt. If I	Jsing the property your more space is needed	ou listed on <i>Schedule A</i>	/B: Property (Officia his page as many co	l Form 106A/	B) as your source,	le for supplying correct list the property that you claim as necessary. On the top of any
state a speci- the amount of tax-exempt r under a law t	fic dollar amount as of any applicable sta etirement funds—m hat limits the exem	exempt. Alternatively, atutory limit. Some exe may be unlimited in doll	you may claim the mptions—such as ar amount. Howev llar amount and th	e full fair mar those for hea er, if you clai	ket value of the palth aids, rights to man exemption o	n. One way of doing so is to roperty being exempted up to receive certain benefits, and of 100% of fair market value rmined to exceed that amount,

Amount of the exemption you claim

Check only one box for each exemption.

\$300.00

\$685.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

Part 1: Identify the Property You Claim as Exempt

Brief description of the property and

06

06

line on Schedule A/B that lists this

property

Brief

Brief

description:

Line from

Schedule A/B:

description:

Line from

Schedule A/B:

Living Room Set

Bedroom Set

No

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

Are you claiming a homestead exemption of more than \$160,375?

Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of

the portion you

Copy the value from Schedule A/B

\$300.00

\$1,200.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

✓

✓

own

Specific laws that allow exemption

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(b)

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 Debtor 1 First Name
 Elaine Rogers
 Case number (if known)

 Last Name
 Last Name

rt 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Kitchen Table and Chairs Line from	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Schedule A/B: 06 Brief description: Cell Phone Line from Schedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Televisions (2) Line from Schedule A/B: 07	\$800.00	\$800.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Tablet Line from Schedule A/B: 07	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Stereo System Line from Schedule A/B: 07	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Misc. Costume Jewelry Line from Schedule A/B: 12	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Leather Jackets (4) Line from Schedule A/B: 14	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Clothing Line from Schedule A/B: 11	\$800.00	\$800.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Checking account, Citibank Line from Schedule A/B: 17	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Misc. Household Goods Line from Schedule A/B: 06	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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Debt		dle Name	Rogers Last Name	Case number (if known)	
Part		die Name	Last Name		
1	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption Check only one box for e	•	Specific laws that allow exemption
1	Brief description: Cash on Hand Line from Schedule A/B: 16	\$15.00	100% of fair marke applicable statutory		735 ILCS 5/12-1001(b)
1	Brief description: Chevrolet Malibu, 2014 Line from Schedule A/B: 03	\$12,075.00	100% of fair marke applicable statutory		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)

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			Do	ocument Page 24 of 6	59		
Fill in	this inforr	nation to identify your cas	se:				
Debto	r 1	Elaine First Name	Middle Name	Rogers Last Name			
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name			
United	l States B	ankruptcy Court for the:	Northern	District of Illinois (State)			
Case r	number n)	-					
Offi	cial I	Form 106D			l		Check if this is an mended filing
			ore Who Ha	ve Claims Secure	d by Prop		12/15
Be as o	complete space is r	and accurate as possib	le. If two married peop	e are filing together, both are equants and attach it to the entries, and attach it to the	ally responsible for su	ipplying correct info	
1. [o any c	reditors have claims se	ecured by your proper	ty?			
Г	No. C	heck this box and subm	nit this form to the court	with your other schedules. You hav	e nothing else to repo	ort on this form.	
Ī	☑ ✓ Yes. I	Fill in all of the information	n below.				
Part 1	⊒ Blist /	All Secured Claims					
2.	List all s	secured claims. If a credit y for each claim. If more th	nan one creditor has a pa	cured claim, list the creditor ticular claim, list the other creditors in der according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	ALLY FIN		Describe the property	y that secures the claim:	\$17,746.00	\$12,075.00	\$5,671.00
	Creditor's P.O. BO	Name X 380901	2014 Chevrolet Malibu				
	Numbe	er Street	_	e, the claim is: Check all that apply.			
			Contingent				
	BLOOM City	INGTON MN 55438 State ZIP Code	Unliquidated				
	,	es the debt? Check one.	Disputed				
	✓ Deb	tor 1 only	Nature of lien. Check	all that apply.			
		tor 2 only tor 1 and Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
		ast one of the debtors	Statutory lien (such	n as tax lien, mechanic's lien)			
	and	another	Judgment lien fror	n a lawsuit			
		ck if this claim relates community debt	Other (including a	right to offset)			
	Date de incurred	bt was 12/2014	Last 4 digits of accou	int number7039			

Add the dollar value of your entries in Column A on this page. Write that number

\$17,746.00

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Fill i	n this infor	mation to identify your c	ase:			
Deb	tor 1	Elaine		Rogers		
		First Name	Middle Name	Last Name		
	tor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	Sankruptcy Court for the:	Northern	District of Illinois		
				(State)		
(If knd	e number					
<u> </u>						Check if this is an amended filing
Off	icial F	orm 106E/F				Check if this is an amended him
Sc	hedu	ule E/F: Cre	editors Who	Have Unsec	ured Claims	12/1
						•
other Form clain the e know	r party to a n 106A/B) a ns that are entries in t vn).	any executory contract and on <i>Schedule G: Exe</i> listed in <i>Schedule D:</i> (he boxes on the left. At	s or unexpired leases that ecutory Contracts and Un Creditors Who Hold Claim tach the Continuation Pa	nt could result in a claim. A Dexpired Leases (Official Fo Des Secured by Property. If r	Also list executory contracts orm 106G). Do not include an nore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Par	List A	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	reditors have priority ur	nsecured claims against	you?		
	✓ No. 0	Go to Part 2.				
	Yes.					
2.	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	ity and nonpriority amounts,	list that claim here and show b	arately for each claim. For each claim both priority and nonpriority amounts. Ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Elaine Rogers Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 AAA Checkmate \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 160 N. Wacker Drive # Suite 300 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60606 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify ___ Is the claim subject to offset? Yes 4.2 Americash - Bankruptcy \$800.00 Last 4 digits of account number Nonpriority Creditor's Name Mkt Square Shop Ctr 180 S Bolingbrook Dr When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60440 Bolingbrook Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other Other. Specify ____ Is the claim subject to offset? **✓** No Yes 4.3 **Broadway Financial Services** \$1,100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3222 West 87th Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 606<u>52</u> Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Elaine Rogers Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Brother Loan \$600.00 Last 4 digits of account number Nonpriority Creditor's Name 7641 W 63rd St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60501 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes City of Chicago Parking \$750.00 Last 4 digits of account number _ Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other **V** Other. Specify __ Is the claim subject to offset? **✓** No Yes CREDIT MANAGEMENT LP 4.6 \$264.00 Last 4 digits of account number 0594 Nonpriority Creditor's Name 5/2017 When was the debt incurred? PO Box 118288 Number Street As of the date you file, the claim is: Check all that apply. Contingent 75011 Carrollton Texas Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset?

✓ No

Yes

Other. Specify _

ORIGINAL CREDITOR: WOW

HARVEY

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Debtor 1 Elaine Rogers Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Crystal Rock Finance, LLC \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name 7639 W. 63rd St. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60501 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No T Yes ENHANCED RECOVERY CO L \$29.00 5813 Last 4 digits of account number ____ Nonpriority Creditor's Name When was the debt incurred? 8/2015 8014 BAYBERRY RD Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE **✓** No Yes Illinois Tollway 4.9 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Illinois 60515 Downers Grove Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify _ Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Elaine Rogers Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$716.00 Last 4 digits of account number Nonpriority Creditor's Name 11 E. ADAMS SUITE 501 When was the debt incurred? 4/2017 Number As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60603 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify _ 8 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.11 Peoples Gas \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Notice Only Is the claim subject to offset? **✓** No Yes State Farm 4.12 \$2,121.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a One State Farm Plaza Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 61710 Bloomington Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify ___ Is the claim subject to offset? **✓** No

Yes

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Debtor	Elaine		Rogers	Case number (if known)	
	First Name	Middle Name	Last Name	9	
Part 2:	Your NONPRIORIT	Y Unsecured Cla	ims - Continuation	Page	
	After listing any entries	s on this page, numb	oer them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
	WORLD FINANCE CORP Nonpriority Creditor's Nar 108 FREDERICK ST Number Street			Last 4 digits of account number 9601 When was the debt incurred? 9/2016 As of the date you file, the claim is: Check all that apply.	\$1,170.00
	GREENVILLE City Who incurred the debt? Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the de Check if this claim Is the claim subject to	r 2 only ebtors and another relates to a commu	29607 Zip Code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 012 InstallmentLoan	
	Yes				

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Debtor 1 Elaine Rogers Case number (if known)

First Nar	ne Middle Name Last Name				
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim				
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		tatistical reporting purposes only Total claims	y. 28 U.S.C. §159.	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00		
nom Fart i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here. 6e. Total. Add lines 6a through 6d.		\$0.00		
			\$0.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$10,050.00		
	6j. Total. Add lines 6f through 6i.	6i.	\$10,050.00		

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Elaine		Rogers	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Otato)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compa	ny with whom you have	the contract or lease	State what the contract or lease is for
LLC Management Name			Residential Lease, Other,
17 N Waller Ave			Month to Month Lease
Number	Street		
Chicago	Illinois	60644	
City	State	Zip Code	

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		DC	ocument i	age 55 0	000
Fill in this info	rmation to identify your c	ase:			
Debtor 1	Elaine		Rogers		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Otato)		
					Check if this is a amended filing
Official	Form 106H				
Schedul	e H: Your Co	lebtors			12/1
1. Do you h		ou are filing a joint case, do	·		or.) nunity property states and territories include Arizona, California,
Idaho, Lo		cico, Puerto Rico, Texas, W		- '	and property cancer and terminates make a second, camering,
		er spouse, or legal equiva	alent live with you at	the time?	
✓	No				
	Yes. In which communit	y state or territory did yo	u live?	Fill ir	n the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zij	p Code	
		-	•		pouse is filing with you. List the person shown in line 2 sted the creditor on <i>Schedule D</i> (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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Fill in this information to	o identify your cas	se:					
Debtor 1 Elaine			Roger	S			
First Name		Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	·	Middle Name	Last N	ame	— I п	An amended filing	
						A supplement showing post-petition cl	hapter 1
United States Bankruptcy the:	Court for Northe	ern	_ District of Illi	nois State)		expenses as of the following date:	iap to:
Case number			(C	naie)			
(If known)						MM / DD / YYYY	
Official Form	1061						
Schedule I: Yo	our Income	Э					12/1
information about your	spouse. If you are s needed, attach wer every questi	e separated and a separate she	d your spous	se is not filin	g with you, do	r spouse is living with you, includ not include information about yo ional pages, write your name and	ur
Fill in your employme	nt		Debtor 1			Debtor 2	
information.	Empley					_	
If you have more than o	one job,	ment status	Emplo	•		Employed	
attach a separate page information about addit			Not Er	nployed		Not Employed	
employers.	Occupa	ation				_	
Include part time, seaso self-employed work.	onal, or Employ	er's name	Saint Anth	ony Hospital-			
Occupation may includ		er's address	2815 W 1				
or homemaker, if it app			Number Str	reet		Number Street	
			Ohiooo	III:a a ia	00000		
			Chicago City	Illinois State	60623 Zip Code	City State Zip Co.	de
	How los there?	ng employed					
Port O. Cina Dataila	About Monthly	l					
Part 2: Give Details	About Monthly	income					
Estimate monthly inco spouse unless you are se		you file this forr	n. If you have	nothing to rep	ort for any line, v	vrite \$0 in the space. Include your non	-filing
If you or your non-filing space, attach a sep			, combine the	information fo	all employers fo	or that person on the lines below. If you	ı need
				For	Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross v deductions.) If not pa be.				2.	\$2,777.32		
deductions.) If not pa	id monthly, calculate	what the monthly		2	\$2,777.32 + \$0.00		

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Debtor	r 1Elaine First Name		ogers ast Name	Case numbe known)	r <i>(if</i>	
				For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	y line 4 here		→ 4	\$2,777.32		
5. List :	all payroll ded					
5a. -	Tax, Medicare,	and Social Security deductions	5a.	\$472.53		
5b. l	Mandatory cor	ntributions for retirement plans	5b.	\$111.09		
5c. \	Voluntary cont	ributions for retirement plans	5c.	\$0.00		
5d.	Required repay	yments of retirement fund loans	5d.	\$0.00		
5e. I	Insurance		5e.	\$189.78		
5f. C	Domestic supp	ort obligations	5f.	\$0.00		
5g.	Union dues		5g.	\$42.25		
5h.	Other deduction	ons. Specify:	5h. +	\$0.00 +		
6. Add +5h.	the payroll de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$815.64		
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from line	4. 7. <u> </u>	\$1,961.68		
8. List	all other incon	ne regularly received:				
l ,	<mark>business, profe</mark> Attach a stateme	ent for each property and business showing				
	gross receipts, o the total monthl	ordinary and necessary business expenses, and y net income.	8a. <u> </u>	\$0.00		
8b. l	Interest and di	vidends	8b.	\$0.00		
	Family support dependent reg	payments that you, a non-filing spouse, or a ularly receive				
		, spousal support, child support, maintenance, nt, and property settlement.	8c	\$0.00		
8d.	Unemploymen	t compensation	8d.	\$0.00		
8e. \$	Social Security	•	8e.	\$0.00		
li c u h	nclude cash ass cash assistance	ent assistance that you regularly receive istance and the value (if known) of any non- that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es				
_			8f	\$0.00		
8g. l	Pension or ret	rement income	8g	\$0.00		
		income. Specify: come Tax Refund	8h. + _	\$333.33 +		
9. Add	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$333.33		
		income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing spo	10.	\$2,295.01	-	\$2,295.01
Inclu frien	ude contribution ds or relatives.	gular contributions to the expenses that you as from an unmarried partner, members of your hamounts already included in lines 2-10 or amounts	nousehold, your d	ependents, your roomr		
Spec	cify:				1	11. + \$0.00
		n the last column of line 10 to the amount in n the Summary of Schedules and Statistical Sun			•	\$2,295.01
		our classical our	, 2. 20.16 2		,	Combined monthly income
13. Do	you expect an	increase or decrease within the year after y	ou file this form?			monthly moonle
	Yes. Explain:					
	ı					

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		Docu	iment Page 36 of 69)		
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Elaine		Rogers			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	1	
United States B	Bankruptcy Court for the:	Northern I	District of Illinois (State)	A supplement sho expenses as of th		st-petition chapter 13 g date:
Case number				MM / DD / YYYY		
Official	Form 106J			WIWI / DD / TTTT		
Schedul	e J: Your Exp	enses				12/15
information. If (if known). Ans Part 1: Desc 1. Is this a join No. Go	more space is needed, wer every question. cribe Your Househol nt case? to to line 2 ces Debtor 2 live in a second No	attach another sheet to this	re filing together, both are equall form. On the top of any additional	al pages, write your na		
0. Da have			nses for Separate Household of Debi	or 2.		
Do not list D	e dependents? No					
Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does do	ependent live u?
	penses include f people other	<u> </u>				
than yourself and dependents	-	98				
-	mate Your Ongoing I	Monthly Expenses				
-	of a date after the bank		you are using this form as a suppl plemental Schedule J, check the	-		-
	-	ash government assistance t on Schedule I: Your Income	•			Your expenses
	or home ownership exporting the ground or lot. 4.	penses for your residence. In	nclude first mortgage payments and		4.	\$700.00
	uded in line 4:				7.	
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Elaine Rogers Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name			
				Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity lo	ans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural ga	as		6a.	\$125.00
6b. Water, sewer, garbage co	llection		6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services		6c.	\$110.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping sup	pplies		7.	\$343.00
8. Childcare and children's ed	ucation costs		8.	\$0.00
9. Clothing, laundry, and dry o	leaning		9.	\$100.00
10. Personal care products ar	d services		10.	\$75.00
11. Medical and dental expen	ses		11.	\$50.00
12. Transportation. Include gas Do not include car payment			12.	\$200.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books		13.	\$0.00
14. Charitable contributions a	nd religious donations		14.	\$0.00
15. Insurance. Do not include insurance dec	ucted from your pay or included in lines 4 or 20.			
15a. Life insurance			15a	\$23.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$119.00
15d. Other insurance. Specify	<u>/:</u>		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or	20.		
Specify:			16	\$0.00
17. Installment or lease paym	ents:		10	
17a. Car payments for Vehicl			17a	\$0.00
17b. Car payments for Vehicl	e 2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	maintenance, and support that you did not	eport as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).		18.	
	to support others who do not live with you.			
Specify:		on Sahadula I. Vaur Incomo	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or	on Schedule I. Toul Mcome.	20a	\$0.00
20b. Real estate taxes.	 ,		20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance			
20d. Maintenance, repair, and			20c	\$0.00
20e. Homeowner's association			20d	\$0.00
206. Homeowner's association	an on condominatin dues		20e	\$0.00

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Debtor 1 Elaine			Rogers	Case number (if known)		
First N		Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expense	S.				\$1,845.00
	nes 4 through 21.					\$0.00
, ,	line 22 (monthly expens			\$1,845.00		
22c. Add lir	ne 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23. Calculate	your monthly net inco	me.				
23a. Copy	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$2,295.01
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,845.00
	ct your monthly expens		ncome.			\$450.01
The re	sult is your monthly net	t income.			23c	
			pan within the year or do yonodification to the terms of			

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Elaine		Rogers	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)			(State)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	☑ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.							
×	/s/ Elaine Rogers	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 9/11/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill in	n this info	ormation to identify your c	case:					
Debt	or 1	Elaine First Name	Middle N	Rogers Name Last Nar	ne	-		
Debt (Spou	or 2 se, if filing)	First Name	Middle N	lame Last Nar	ne	-		
Unite	ed States	Bankruptcy Court for the:	Northern	District of Illin		-		
Case (If kno	e numbei	·		(Sta	ate)	-		
	•	Form 107						Check if this is a amended filing
		ent of Financia	l Affaira f	or Individuala	Eiling fo	r Donkru	nto.	Ç.
Be as	s compl mation.	lete and accurate as po If more space is neede nown). Answer every q	ssible. If two ma	arried people are filing	together, bot	h are equally i	responsible for s	
Part	1: Giv	ve Details About Your	Marital Status	and Where You Live	d Before			
1.	What i	s your current marital st	atus?					
		arried ot married						
2.	During	the last 3 years, have yo	ou lived anywhere	other than where you l	ive now?			
	✓ No	o es. List all of the places yo	ou lived in the last	3 years. Do not include	where you live	now.		
	De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same a	s Debtor 1		Same as Debtor 1
	Ni —	umber Street		From To	Number Str	reet		From To
	Ci	ty State	Zip Code		City	State	Zip Code	
					Same a	as Debtor 1		Same as Debtor 1
	Ni	umber Street		From To	Number Str	reet		From
	Ci	ty State	Zip Code		City	State	Zip Code	
	<i>and terri</i> i √ No	he last 8 years, did you e tories include Arizona, Califo s. Make sure you fill out S	ornia, Idaho, Louis	iana, Nevada, New Mexico	o, Puerto Rico, T			

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Deb	tor 1	Elaine	Roger		e number (if known)	
		First Name Middle	e Name Last N	ame		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receiv vities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bus	sinesses, including part-time	Э	ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$22851.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$33000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips ☐ Operating a business	\$3300.00	Wages, commissions, bonuses, tips Operating a business	
 	Include income regardless of whether to public benefit payments; pensions; rentifiling a joint case and you have income List each source and the gross income No Yes. Fill in the details.		ncome is taxable. Examples come; interest; dividends; r you received together, list i	s of other income are alimon money collected from lawsui it only once under Debtor 1.	its; royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2015) YYYY				

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Rogers Debtor 1 Elaine Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Elaine				gers	Case number	(if known)
First Nam	e	Middle Name	Las	t Name		
iders inclu porations ent, includ	de your relatives; a of which you are a	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
No						
Yes. Lis	t all payments to	an insider.				
			Dates of	Total amount	Amount you still owe	Reason for this payment
			payment	paid	still owe	
Insider's	Name					
Number	Street					
City	State	Zip Code				
In aid and a	Name					
Insider's	Name					
Number	Street					
City	State	Zip Code				
√ No	_	aranteed or cosign	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's	Namo					
Number	Street					
City	State	Zip Code				
	Olalo	p 0000				
Insider's	Name					
Number	Street					
Citv	State	Zip Code				

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Rogers Debtor 1 Elaine Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Paycheck \$0 Broadway Financial Services Creditor's Name Explain what happened 3222 West 87th Street Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60652 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Elaine	Rogers	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		pank or financial institution, set off any amo	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No ☐ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
.0.	No	you give uny gine min a t	otal value of more than \$600 per personn	
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debt		Elaine		Rogers	Case number (if known	i)	
		First Name Middle Nam	е	Last Name			
11	\A/;+	hin 2 years before you filed for bankrupt	ov. did vou	aivo ony aifto or contri	hutiana with a tatal valua a	f mara than \$600 :	to any abority?
14.	WIL	nin 2 years before you filed for bankrupt	cy, ala you	give any gitts or contri	outions with a total value o	i more than \$600	to any charity?
	✓	No					
		Yes. Fill in the details for each gift or cor	ntribution.				
		Gifts or contributions to charities		Describe what you con	tributed	Date you	Value
		that total more than \$600		·		contributed	
		Charity's Name					
		Number Street					
		City State Zip Cod	de				
Part	6:	List Certain Losses					
			_				
15.		nin 1 year before you filed for bankruptc abling?	y or since y	ou filed for bankruptcy	, did you lose anything beca	ause of theft, fire,	other disaster, or
	yan	ibility:					
	✓	No					
	П	Yes. Fill in the details.					
		Describe the property you lost and		Describe any insuranc	e coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				-	s on line 33 of Schedule		
				A/B: Property.			
Part	7:	List Certain Payments or Transfers	5				
		ut seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prep			or services required in your ba	nkruptcy.	
	⊻	Yes. Fill in the details.					
				Description and value or ransferred	f any property	Date payment or transfer was made	Amount of payment
		Command Law Firm		Allere de François			¢250.00
		Semrad Law Firm Person Who Was Paid	'	Attorney's Fee - 350.00		9/11/2017	\$350.00
		11101 S. Western Avenue					
		Number Street	_				
		01: 00040					
		Chicago Illinois 60643					
		Chicago Illinois 60643 City State Zip Coo					
		City State Zip Cod Email or website address	de				
		City State Zip Coo	de				
		City State Zip Cod Email or website address	de				
		City State Zip Cod Email or website address	de				
		City State Zip Coo Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	de				
		City State Zip Cod Email or website address Person Who Made the Payment, if Not You	de				
		City State Zip Coo Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	de				
		City State Zip Coo Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	u				
		City State Zip Coo Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	u				
		City State Zip Coo Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Coo	u				
		City State Zip Coo Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	u				

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ebtor 1			Rogers	Case number (if known		
	First Name	Middle Name	Last Name			
hel	hin 1 year before you file p you deal with your cred not include any payment or	itors or to make paym		ur behalf pay or transfei	any property to an	yone who promised t
	No Yes. Fill in the details.					
_			Description and value of ar transferred	ny property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
Incl	ordinary course of your bude both outright transfers transfers that you have alread No Yes. Fill in the details.	and transfers made as s	security (such as the granting of a	security interest or mortga	age on your property). Do not include gifts
			Description and value of pr transferred		y property or eceived or debts pa	Date id transfer was made
	Person Who Received Tra	nsfer				
	Number Street					
	City State Person's relationship to yo	Zip Code ou				
	Person Who Received Tra	nsfer				
	Number Street					
	City State Person's relationship to yo	Zip Code ou				
ben	hin 10 years before you fi neficiary? ese are often called asset-pi		d you transfer any property to a	self-settled trust or sin	nilar device of whic	h you are a
✓	No Yes. Fill in the details.					
Ц	. 35. 1 m at a to dottallo.		Description and value of t	he property transferred		Date transfer was made
	Name of trust					

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Rogers Debtor 1 Elaine Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Elaine Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Elaine			Rog	ers	Cas	se number <i>(ii</i>	fknown)		
		First Name		Middle Name	Last	Name					
26.	Hav	e you been a part	y in any judic	ial or administr	ative proceed	ding under	any environmer	ntal law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the def	tails.								
					Court or age	ncy		Nature (of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStreet						Concluded
					City	State	Zip Code				
Part	111:	Give Details Al	oout Your E	Business or Co	onnections t	to Any Bu	siness				
27.	With	nin 4 years before					-	_		o any busines	s?
				mployed in a tra pility company (L	-		r activity, either f artnership (LLP)	full-time or p	oart-time		
		A partner in	a partnership)			,				
		ш		naging executive of the voting or e	•		ooration				
		No. None of the a		_		33 OF & COIF	Joradon				
		Yes. Check all the				for each b	ousiness.				
					Describ	oe the natu	ire of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name o	of accounta	ant or bookkeep	per	From	То	
					Describ	be the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name o	of account	ant or bookkeep	oer	From	To	
		•		·							
					Descrit	be the natu	re of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			Name (of account	ant or bookkeep	ner	Dates busi	ness existed	
		City	State	Zip Code		n account	ant or bookkeep	Jei	From	То	

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Deb	tor 1	Elaine			Rogers	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	ш				Date issued	
					Date Issueu	
		Name			MM/DD/YYYY	
					_	
		Number Street				
		City	State	Zip Code	-	
		- City	State	Zip Code		
Pari	t 12:	Sign Below				
1	true a	and correct. I unde kruptcy case can	erstand that	making a false stat s up to \$250,000, o	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			re of Debtor			Signature of Debtor 2
		ga				Date
		Date 9	9/11/2017			
ı	Did yo	ou attach addition	al pages to '	our Statement of I	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
ļ	<u> </u>	lo 'es				
	ш '					
ı	Did yo	ou pay or agree to	pay someon	e who is not an att	orney to help you fill out b	pankruptcy forms?
	V	lo				
i		es. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern D	istrict of illinois			
In re	Elaine Rogers			Case No.		
	Debtor				(If known)	
				Chapter	Chapter 13	
	DISCLOSURE OF C	OMPENSA1	TION OF ATT	ORNEY F	OR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one ye rendered or to be rendered on behalf of	ar before the filing o	f the petition in bankrup	otcy, or agreed to	be paid to me, for services	
	For legal services, I have agreed to acce	pt			\$4,000.00	
	Prior to the filing of this statement I have	ve received			\$350.00	
	Balance Due				\$3,650.00	
2.	The source of the compensation paid to	me was:				
	Debtor	Other (spe	ecify)			
3.	The source of the compensation paid to	me is:				
	✓ Debtor	Other (spe	ecify)			
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 					
	b. Preparation and filing of any pet	tition, schedules, sta	tements of affairs and p	olan which may b	pe required;	
	c. Representation of the debtor at	the meeting of credit	tors and confirmation h	earing, and any a	adjourned hearings thereof;	
	d. Representation of the debtor in	adversary proceedin	gs and other contested	bankruptcy matt	ters;	
6.	By agreement with the debtor(s), the abo	ove-disclosed fee do	oes not include the follo	wing services:		
		CERT	TIFICATION			
	certify that the foregoing is a complete sor(s) in this bankruptcy proceedings.	statement of any agre	eement or arrangement	for payment to n	ne for representation of the	
	9/11/2017		/s/ Sear	n McNulty		
<u> </u>	Date			of Attorney		
			Semrad	Law Firm		
				f law firm		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

 Your debts are primarily consumer debts

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Rogers, Elaine	Case No	
	Debtor(s)	Oase No.	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is to	rue and correct to the best of their
Date:	9/11/2017	/s/ Rogers, Elain Rogers, Elaine Signature of De	

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ALLY FINCL 200 Renaissance Ctr Detroit, MI, 48243

WORLD FINANCE CORPORAT 108 FREDERICK ST GREENVILLE, SC, 29607

OPPITY FIN 11 E. ADAMS SUITE 501 CHICAGO, IL, 60603

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

Broadway Financial Services 3222 West 87th Street Chicago, IL, 60652

Brother Loan 7621 63rd St Summit Argo, IL, 60501

Crystal Rock Finance, LLC 7639 W. 63rd St. Summit Argo, IL, 60501

AAA Checkmate 160 N. Wacker Drive # Suite 300 Chicago, IL, 60606

Americash - Bankruptcy 880 Lee Street Suite 302 Des Plaines, IL, 60016

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

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City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Illinois Tollway PO Box 5544 Chicago, IL, 60680

State Farm 11350 Johns Creek Pkwy Duluth, GA, 30098

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Debtor 1 Elaine First Name	Middle Name	Rogers	Case number (if known)			
	estions for Reporting Purposes	Last Name				
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f	7. Do you estimate that a	after any exempt property distribute to unsecured cr	y is excluded and administrative editors?		
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	Secured	Same Same	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	▼ \$0-\$50,000 ■ \$50,001-\$100,000 ■ \$100,001-\$500,000 ■ \$500,001-\$1 million	Donastii.	lace.	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
	I have examined this petition, and I declare under penalty of perjury that the information provided is true correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12 of title 11, United States Code. I understand the relief available under each chapter, and I choose to prounder Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help mout this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
	I understand making a false stat connection with a bankruptcy coboth. 18 U.S.C. §§ 152, 1341, 1	ase can result in fines u	ıp to \$250,000, or impr	ey or property by fraud in isonment for up to 20 years, or		
	/s/ Elaine Rogers Signature of Debtor 1	wy / Cell	Signature of Debtor	r 2		
	Executed on 9/11/2017 MM / DD	/ / ///	Executed on	MM / DD / YYYY		

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Debtor 1	Elaine		Rogers
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)	****		

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	11: Sign Below				
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
	☑ No				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and			
×	/s/ Elaine Rogers Effulled Keyell	*			
	Signature of Debtor 1	Signature of Debtor 2			
:	Date 9/11/2017 MM/DD/YYYY	Date MM/DD/YYYY			

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Debtor 1	Elaine		Rogers	Case number (if known)
,,	First Name	Middle Name	Last Name	
creditors, or other parties.			ou give a financial state	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details b	elow.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City Sta	tte Zip Code	-	
Part 12:	Sign Below			
true a	and correct. I understan	ed that making a false start t in fines up to \$250,000, o	tement, concealing proporting proporting in the contract of th	ments, and I declare under penalty of perjury that the answers are serty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of		-U- '	Signature of Debtor 2
	Date 9/11/2	017		Date
Did y	ou attach additional pag	ges to Your Statement of I	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
LY	io 'es			
Did ye	ou pay or agree to pay s	omeone who is not an att	orney to help you fill ou	bankruptcy forms?
√ N	lo			
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Rogers, Elaine	Case No	
	Debtor(s)	Uase No.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MA	TRIX
TI knowledge		rify that the attached list of creditors is t	true and correct to the best of their
Date:	9/11/2017	/s/ Rogers, Elair	ne Elavie Rojus
		Rogers, Elaine Signature of De	

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Debt	or 1 Baine First Name	Middle Name	Rogers Last Name	Case number (if known)	
16.	Calculate the median fa	amily income that applies to ye		ennyminigen megege in det mine enmenningen in generalen gewege y mennegen in de mine en men	
	16a. Fill in the state in wh		Illinois		
		people in your household.	1		
	16c. Fill in the median fan	nily income for your state and siz	e of		\$50,133.00
	household	,	To find	a list of applicable median income amounts, go online	
17			r this form. This list ma	y also be available at the bankruptcy clerk's office.	
17.	How do the lines compa		aton of page 1 of this f	orm, check box 1, <i>Disposable income is not determined</i>	4
				n of Disposable Income (Official Form 122C-2).	,
	U.S.C. § 1325(t		Calculation of Disposa	k box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	l .
Part	3: Calculate Your Co	mmitment Period Under 1	1 U.S.C. §1325(b)(4)	
18.		monthly income from line 11.			\$2,752.75
19.				not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	ent does not apply, fill in 0 on lir	ne 19a.		-\$0.00
	19b. Subtract line 19a fr	om line 18.			\$2,752.75
20.	Calculate your current n	monthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$2,752.75
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rent monthly income for the year	for this part of the form	n.	\$33,033.00
	20c. Copy the median fam	nily income for your state and siz	e of household from lin	e 16c.	\$50,133.00
21.	How do the lines compa	re?			
		line 20c. Unless otherwise ordere 3 years. Go to Part 4.	d by the court, on the	top of page 1 of this form, check box 3, The	
		or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the c	ourt, on the top of page 1 of this form, check box	
Part	: Sign Below				
	Dy signing large I deal		H - 1 - 6		
	By signing nere, i deci	-21	the information on this	statement and in any attachments is true and correct.	
	🗶 /s/ Elaine Roge	ers Elance Ma	W x		
	Signature of Debte	· //	′ si	gnature of Debtor 2	
	Date 9/11/2017	_	D	ate	
	MM/DD/YY	YY		MM/DD/YYYY	:
		o NOT fill out or file Form 122C I out Form 122C-2 and file it wit		of that form, copy your current monthly income from lin	ne 14

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/11/2017		
Signed:			
/s/ Elaine Rogers			
2/0	atel AGAIS	/s/ Sean McNulty	
Debtor(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.